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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Mortgage Company

Case No.: <u>16-15448 JNP</u>

Adv. No.:

Hearing Date: 4/3/18 @ 10:00 a.m.

Order Filed on April 19, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Judge: Christine M. Gravelle

In Re:

Ruth C. Taliaferro,

Debtor.

ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: April 19, 2018

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Ruth C. Taliaferro Case No: 16-15448 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S

MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Champion Mortgage Company, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located 423 North Tennessee Avenue, Atlantic City, NJ 08401-2420, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor Steven A. Silnutzer, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 5, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for Insurance payments due October 23, 2017 for a total post-petition default amount of \$5,821.20; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall cure the balance of the arrears by remitting \$5,821.20 directly to Secured Creditor to be received no later than April 15, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.